

**UPCOMING IN YOUR AREA:**

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## Course Description

### Fair Housing Foundations (3 Hours of Civil Rights Credit)

This course will take a historical view at Fair Housing and Civil Rights and also go into the details of current housing, advertising, and lending laws. Case studies, housing statistics, videos, and pictures are used to present the information in an interesting format. The course will also identify several barriers to homeownership and how OHFA Homeownership Programs can reduce these barriers.

**Register Online:** <https://www.ohiohome.org/Registrations/RealEstate>

## OHFA Homeownership Programs

### FIRST-TIME HOMEBUYER

#### Your Choice! Down Payment Assistance

Homebuyers can choose either 2.5% or 5% of the home's purchase price to use towards down payment, closing costs or other pre-closing expenses.

#### Ohio Heroes

Provides a mortgage interest rate discount to residents who serve the public, including U.S. veterans, active duty military and reserve components, teachers, licensed or certified direct patient caregivers, police officers, firefighters and EMTs.

#### Grants for Grads

Provides a mortgage interest rate discount to recent post-secondary education graduates. Grants for Grads also includes Your Choice! Down Payment Assistance.

#### Home Rehabilitation and Repair

Combines the mortgage loan and repairs into one long-term fixed rate mortgage.

#### Home Weatherization

Provides up to \$2,000 in energy efficient improvements added to the homeowner's mortgage without obtaining a new appraisal.

### MORTGAGE TAX CREDIT

Provides a tax credit of up to 40% of the mortgage interest for the life of the mortgage.

### NEXT HOME

Provides Your Choice! Down Payment Assistance and benefits of the First-Time Homebuyer program to Ohio homebuyers who currently own a home, or have owned a home in the past three years and are ready to purchase a different home.



**Jonathan Duy** joined OHFA in 2011 and assumed his current position in 2014. Since 2006, Duy has served as a licensed real estate agent in central and northeastern Ohio and passionately believes in homeownership. Prior to joining OHFA's Office of Homeownership, he worked on OHFA's statewide foreclosure prevention effort and for a public housing consulting firm. He is accredited by the Division of Real Estate as a continuing education provider and has taught over 3,300 real estate agents. Duy holds a Bachelor's degree in Urban Studies with a concentration in Urban Planning and Geographical Information Systems from Cleveland State University.